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Date: April 13, 2009  
From: Walter P. Opaska Telephone: (602) 364-7280  
To: Examiner Vanel Fax Number: 571.273.6769 and  
Frenel 571.273.8300  
Company: U.S. Patent and Telephone:  
Trademark Office  
Matter 0185418 Number of Pages Including Cover: 3  
Message:  
Please see attached agenda for U.S. Patent N. 09/990,123.

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13 April 2009

**VIA FAX ONLY - 571-273-6769 and 571-273-8300**

Examiner Vanel Frenel  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA.22313-1450

RE: Agenda for Conference Call for U.S. Patent Application  
No. 09/990,123

Dear Examiner Frenel:

Per your request, I am sending you the attached agenda for the conference call regarding U.S. Patent No. 09/990,123, scheduled for April 14th at 11:30 pm ET (8:30 PT).

If you have any questions or need further clarification on this agenda, please feel free to contact me. Otherwise, we will call you at 571-272-6769 at the scheduled time.

Sincerely,

A handwritten signature in black ink that reads "Walter Opaska". The signature is fluid and cursive, with the first and last names clearly legible.

Walter Opaska

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AGENDA

Bryan Cave LLP

Conference Call Regarding U.S. Patent App. No. 09/990,123

(DiPiero et al.)

April 14th at 11:30 pm ET (8:30 PT).

- Discussion regarding the teaching of Kahn (U.S. Patent Publication No. 2002/0184148), Lencki (U.S. Patent Publication No. 2002/0049617), Raskin (U.S. Patent Publication No. 2001/0037214), and U.S. Patent Publication No. 2006/0064332 to Schoenbaum in relation to the pending claims 2-13, 15-16, and 41-52. Specifically, discussion regarding Kahn, Lencki, Raskin, and Schoenbaum's failure to teach or suggest the year-to-year accruable health spending accounts of independent claims 15-16 and dependant claims 2-13 and 41-52.
- Discuss other rejections identified in the Office Action dated September 30, 2008.